

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICE OF AVRAM D. WHITE
66 Hampton Terrace
Orange, New Jersey 07050
973-669-0857; 888-481-1709 telefax
email to: avram.randr@gmail.com
Avram D. White, Esq.
Counsel to the Debtor

In Re:

PAULETTE M. WRIGHT,

Debtor.

Case No.: 16-13321-RG

Chapter: 13

Adv. No.:

Hearing Date:

Judge: GAMBARDELLA

CERTIFICATION OF SERVICE

1. I, Adrienne Wooten :

☐ represent _____ in this matter.

☒ am the secretary/paralegal for Avram D. White, Esq., who represents
Paulette M. Wright in this matter.

☐ am the _____ in this case and am representing myself.

2. On May 15, 2017, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.

1. Chapter 13 Plan
2. Notice to Creditors affected by Motions in Chapter 13 plans

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: May 15, 2017

/s/ Adrienne K. Wooten

Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Cynthia Brown, RMC Office of the City Clerk 44 City Hall Plaza East Orange, New Jersey 07018	Secured creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR 701 51 520000112494466 <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
M & T Bank attn: Brian R. Yoshida, Dep. General Counsel and Executive Vice President One M & T Plaza Buffalo, New York 14203	Secured creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR 701 51 520000112494480 <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
New Jersey Anesthesia Associates attn: Ajay Varma 10 Crawfords Corner Road PO Box 548 Holmdel, New Jersey 07733-0548	Judgment creditor Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR 701 51 520000112494473 <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
New Jersey Anesthesia Associates attn: Dr. Peter Reichard 30B Vreeland Road, Suite 200 Florham Park, New Jersey 07932	Judgment creditor Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR 701 51 520000112494497 <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
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		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Avram D. White

Attorney at Law

The Centre at Park Avenue

523 Park Avenue, Suite 3

Orange, New Jersey 07050

Telephone (973)669-0857

Facsimile (888)481-1709

Email: avram.randr@gmail.com

Notice to Creditors affected by Motions in Chapter 13 Plans:

May 14, 2017

VIA CMRRR

New Jersey Anesthesia Associates

attn: Dr. Peter Reichard

30B Vreeland Road, Suite 200

Florham Park, New Jersey 07932

RE: Paulette Wright

Chapter 13 Case Number

Case Number 16-13321-RG

To whom it may concern:

You should have previously received from the court a copy of the plan proposed by Paulette Wright, the Debtor, and a Notice of the Hearing on Confirmation. The enclosed plan is a copy of the one sent to you by the court. It has been served upon you again because the plan contains motions that may affect your interest adversely. Specifically, the debtor(s) have valued a house at \$125,000.00. The debtor(s) believe the first lien on the property to be in the approximate amount of \$170,848.00. As such, the debtor(s) believe(s) there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing has been scheduled for June 21, 2017 at 9:00 am the U.S. COURTHOUSE, 50 WALNUT STREET. 3rd Floor, Courtroom 3B, Newark NJ 07102, Before the HONORABLE ROSEMARY GAMBARDELLA. **Objections** to any relief sought in the plan, including relief sought by motion, **must be filed seven days prior to the Confirmation Hearing.**

YOU SHOULD CONSULT WITH YOUR ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.

Very truly yours,



AVRAM D. WHITE, ESQ.

enclosure

Avram D. White

Attorney at Law

The Centre at Park Avenue

523 Park Avenue, Suite 3

Orange, New Jersey 07050

Telephone (973)669-0857

Facsimile (888)481-1709

Email: avram.randr@gmail.com

Notice to Creditors affected by Motions in Chapter 13 Plans:

May 14, 2017

VIA CMRRR

New Jersey Anesthesia Associates

attn: Ajay Varma

10 Crawfords Comer Road

PO Box 548

Holmdel, New Jersey 07733-0548

RE: Paulette Wright

Chapter 13 Case Number

Case Number 16-13321-RG

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AVRAM D. WHITE, ESQ.

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The Centre at Park Avenue

523 Park Avenue, Suite 3

Orange, New Jersey 07050

Telephone (973)669-0857

Facsimile (888)481-1709

Email: avram.randr@gmail.com

Notice to Creditors affected by Motions in Chapter 13 Plans:

May 14, 2017

VIA CMRRR

M & T Bank

attn: Brian R. Yoshida, Dep. General Counsel and Executive Vice President

One M & T Plaza

Buffalo, New York 14203

RE: Paulette Wright

Chapter 13 Case Number

Case Number 16-13321-RG

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Very truly yours,



AVRAM D. WHITE, ESQ.

enclosure

Avram D. White

Attorney at Law

The Centre at Park Avenue

523 Park Avenue, Suite 3

Orange, New Jersey 07050

Telephone (973)669-0857

Facsimile (888)481-1709

Email: avram.randr@gmail.com

Notice to Creditors affected by Motions in Chapter 13 Plans:

May 14, 2017

VIA CMRRR

East Orange Municipal Clerk

City of East Orange

44 City Hall Plaza

East Orange, New Jersey 07017

RE: Paulette Wright
Chapter 13 Case Number
Case Number 16-13321-RG

To whom it may concern:

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Very truly yours,



AVRAM D. WHITE, ESQ.

enclosure

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: PAULETTE WRIGHT Case No.: 16-13321-RG
Judge: GAMBARDELLA
Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- ☐ Original ☒ Modified/Notice Required ☐ Discharge Sought
☒ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: January 18, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 85.00 per month to the Chapter 13 Trustee, starting on March 1, 2016 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☒ Loan modification with respect to mortgage encumbering property:

Description: 185 Dodd Street, East Orange, New Jersey 07017

Proposed date for completion: June 30, 2017

- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
MARIE ANN GREENBERG, ESQ., Chapter 13 Standing Trustee	Administrative	\$276.00
AVRAM D. WHITE, ESQ., Counsel to the Debtor	Administrative	\$1,350.00 Legal fee \$100.00 paid prior to filing, \$1,250.00 via Chapter 13 Plan subject to pre and post confirmation supplemental fee applications

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Bank N.A.	First mortgage secured to debtor's principal residence located at 185 Dodd Street, East Orange, New Jersey	\$7,300.00 estimated	N/A	\$2,500.00 remainder to be paid via loan modification.	\$2,797.66 subject to contractual changes in payment amount

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
M and T Bank	Debtor's residence located at 185 Dodd Street East Orange, New Jersey	\$15,000.00 Second mortgage	\$125,000.00	\$170,848.00	\$0.00 none to be wholly stripped off	N/A	\$0.00
City of East Orange		\$16,000.00 Third mortgage	\$125,000.00	\$185,848.00	\$0.00 none to be wholly stripped off	N/A	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
New Jersey Anesthesia	Debtor's primary residence located at 185 Dodd Street, East Orange, New Jersey	Civil Judgment	\$1,000.00 estimated	\$125,000.00	\$1,000.00	\$201,848.00	\$1,000.00

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
M and T Bank	Debtor's primary residence located at 185 Dodd Street East Orange New Jersey	Completely unsecured. Entire lien to be completely and totally stripped off.
City of East Orange	Debtor's primary residence located at 185 Dodd Street East Orange New Jersey	Completely unsecured. Entire lien to be completely and totally stripped off.

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☐ Upon confirmation
☒ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Avram D. White, Esq. Counsel to the Debtor
- 3) PNC Bank, N.A.
- 4) Unsecured Creditors

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: November 30, 2016.

Explain below **why** the plan is being modified:
To address incomplete provision on Part 4 of the plan.

Explain below **how** the plan is being modified:
Revision of part four of the plan to properly include third mortgagee

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: January 18, 2017

/s/ Avram D. White
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: January 18, 2017

/s/ Paulette Wright
Debtor

Date: _____

Joint Debtor

NEW JERSEY DEPARTMENT OF THE TREASURY
DIVISION OF REVENUE AND ENTERPRISE SERVICES

CERTIFICATE OF FORMATION

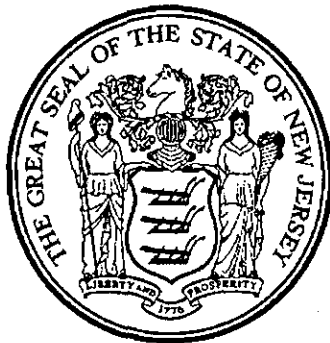
NJ ANESTHESIA ASSOCIATES LIMITED LIABILITY COMPANY
0400521988

The above-named DOMESTIC LIMITED LIABILITY COMPANY was duly filed in accordance with New Jersey State Law on 10/03/2012 and was assigned identification number 0400521988. Following are the articles that constitute its original certificate.

1. **Name:**
NJ ANESTHESIA ASSOCIATES LIMITED LIABILITY COMPANY
2. **Registered Agent:**
AJAY VARMA
3. **Registered Office:**
10 CRAWFORDS CORNER RD,
PO BOX 548
HOLMDEL, NJ 07733-0548
4. **Business Purpose:**
MEDICAL
5. **Members/Managers:**
AJAY VARMA
10 CRAWFORDS CORNER RD,
PO BOX 548
HOLMDEL, NJ 07733-0548
6. **Main Business Address:**
10 CRAWFORDS CORNER RD,
PO BOX 548
HOLMDEL,, NJ 07733-0548

Signatures:

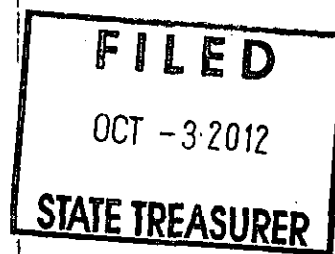
AJAY VARMA
AUTHORIZED REPRESENTATIVE



Certificate Number: 126197740

Verify this certificate online at

https://www1.state.nj.us/TYTR_StandingCert/JSP/Verify_Cert.jsp



LLC

IN TESTIMONY WHEREOF, I have
hereunto set my hand and
affixed my Official Seal
at Trenton, this
4th day of October, 2012

Andrew P Sidamon-Eristoff
State Treasurer

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 31, 2017

M&T BANK CORPORATION

(Exact name of registrant as specified in its charter)

New York
(State or other jurisdiction
of incorporation)

1-9861
(Commission
File Number)

16-0968385
(I.R.S. Employer
Identification No.)

One M&T Plaza, Buffalo, New York
(Address of principal executive offices)

14203
(Zip Code)

(716) 635-4000
Registrant's telephone number, including area code:

(NOT APPLICABLE)
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instructions A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - ☐ Pre-commencement communications pursuant to Rule 13e4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

Item 8.01. Other Information.

M&T Bank Corporation (“M&T”) and M&T Bank, M&T’s principal banking subsidiary, announced today that the duties of the former President and Chief Operating Officer, Mark J. Czarnecki, who passed away in February, have been assumed by M&T Bank’s three Vice Chairmen, Richard S. Gold, René F. Jones, and Kevin J. Pearson, effective as of March 31, 2017. The details of the expanded roles and responsibilities of these individuals and other corporate organizational changes were disclosed by means of a news release attached as Exhibit 99.1 to this Form 8-K and incorporated herein.

Further, M&T and Director Robert E. Sadler, Jr. elected to terminate Mr. Sadler’s consulting agreement effective April 1, 2017. Mr. Sadler will continue to serve as a director of M&T and of M&T Bank.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

Exhibit No.

99.1 Press Release dated April 3, 2017

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

M&T BANK CORPORATION

Date: April 3, 2017

By: /s/ Brian R. Yoshida

Brian R. Yoshida
Senior Vice President and
Deputy General Counsel